

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
MINUTES  
MEETING – APRIL 15, 2021  
MEETING – 5:30PM  
VIA TELECONFERENCE**

Meeting of Fund Commissioners called to order by Chairman Paul Hoelscher. Open Public Meetings notice read into record. Ms. Ghani noted for the record neither herself or Mr. Tracy received inquiries from the public wishing to speak during public comment.

**PLEDGE OF ALLEGIANCE** – Chairman Hoelscher led Commissioners in the Pledge of Allegiance.

**ROLL CALL OF 2021 EXECUTIVE COMMITTEE:**

Paul Hoelscher, Chairman	Borough of Harrington Park	Present
Paul Tomasko, Secretary	Borough of Alpine	Present
Robert Shannon Jr.	Township of Wyckoff	Present
Don Sciolaro	Borough of Waldwick	Present
Ted Preusch	Upper Saddle River	Present
Lenora Benjamin	Borough of Oradell	Present
Dianne Didio	Borough of Upper Saddle River	Present

**EXECUTIVE COMMITTEE ALTERNATES:**

Tomas Padilla	Borough of Woodcliff Lake	Present
Corey Gallo	Borough of Bergenfield	Present
James Cleary	Borough of Cresskill	Present
Fred Pitofsky	Borough of Closter	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>David N. Grubb, Joseph Hrubash, Nancy A. Ghani, Brandon Tracy</b>
Attorney	Huntington Bailey LLP <b>Russ Huntington, Esq., William Bailey, Esq.</b>
Liability Claims Service	JIF Claims, L.L.C. <b>Dawn Mulligan</b>
Workers Compensation Claim Service & Managed Care	Bergen Risk Managers <b>Kathleen McGuire, Rose Bozzone, Jason Cosimano</b>
Treasurer	<b>Matthew Laracy</b>
Safety Director	J.A. Montgomery Consulting <b>Brian Maitland, John Schwartz</b>
MEL Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>

**PRESENT:**

Nancy Peet, **Midland Park Fund Commissioner**  
Anna Haverilla, **Old Tappan Fund Commissioner**  
Lissette Aportela, **River Edge Fund Commissioner**  
Guy Carnazza, **Old Tappan Alternate Fund Commissioner**

Robert Hermansen, **Emerson Fund Commissioner**  
Lisa Sandhusen, **New Milford Fund Commissioner**  
Kevin Crossley, **Ho Ho Kus Fund Commissioner**  
Erin Collins, **Westwood Alternate Fund Commissioner**  
Linda D’Alessio, **Eifert French**  
Dan Larsen, **Johl & Company**  
Gerard Quinn, **Conklin and Kraft Agency**  
Arthur Caughlan, **Nelson-Patterson**  
Dominick Cinelli, **Brown & Brown**  
Frank Covelli, **P.I.A.**  
Sharon Fallon, **P.I.A.**  
Dave Vozza, **The Vozza Agency**  
Ezio Altamura, **GJEM Otterstedt**  
Mathew McArow Jr., **GJEM Otterstedt**  
Mathew McArow Sr., **GJEM Otterstedt**  
Robert Steinbruch, **Eastern Insurers**  
Stephen Puntasecca, **The Heidt Agency**  
Jennifer Conicella, **Perma Claims**

**MINUTES:** Open and Closed Minutes of March 18, 2020.

**MOTION TO APPROVE OPEN MINUTES FROM MARCH 18, 2021:**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary  
Vote: Unanimous

**MOTION TO APPROVE CLOSED MINUTES FROM MARCH 18, 2021**

Moved: Commissioner Pitofsky  
Second: Commissioner Cleary  
Vote: Unanimous

**CORRESPONDENCE:**

NONE

*Executive Director said the approval of action items will be adopted as a consent agenda at the end of the meeting.*

**COMMITTEE REPORTS:**

**CLAIMS REVIEW COMMITTEE:** The Claims Committee met at 4:30 PM to discuss Payment Authority Requests (PARs) as presented

**MOTION TO ACCEPT THE PAYMENT AUTHORITY REQUESTS (PARS) AS PRESENTED.**

Moved: Commissioner Sciolaro  
Second: Commissioner Pitofsky

**EXECUTIVE DIRECTOR:**

**DUE DILIGENCE REPORTS:** Monthly reports submitted to the Executive Committee including monthly Financial Fast Track, Loss Ratio, Lost Time Accident Frequency, Investment Summary and Rate Comparison, Expected Loss Ratio by Town Report and the Claim Activity Report.

Included in the agenda was the Financial Fast Track as of February 28<sup>th</sup> with a statutory surplus of \$4.2 million. Executive Director noted the Fund is in a stable financial position.

**SAFETY KICKOFF MEETING:** J.A. Montgomery held a Safety Kickoff webinar on March 31, 2021 to review the 2021 MEL Safety Institute. Commissioner Shannon commended Mr. Maitland and Mr. Shulz for their presentation on the updated safety program.

**2021 MEL/RCF/EJIF MARCH 26<sup>TH</sup> VIRTUAL MEETING & RETREAT:** The MEL, RCF and EJIF held their March meetings in conjunction with the MEL Annual Retreat on March 26, 2021. The purpose of the retreat was to provide the sub-committees of the MEL an expanded opportunity to report directly to the Boards of the MEL, RCF and EJIF; approximately 130 attended the virtual Retreat.

Included in the agenda were Commissioner Tomasko’s reports for the MEL, RCF and EJIF meetings for information.

In addition, Fred Semrau (MEL Fund Attorney) and Matt Giacobbe (MEL Model Personnel/Employee Handbook) have worked together to draft bulletins concerning Covid-19 Vaccinations and the impact on employment and zoning matters, as well as environmental concerns, resulting from Cannabis legislation. It is important to note that municipalities **face deadlines** in addressing zoning matters concerning Cannabis. A copy of the attached materials in Appendix II was distributed via email on March 29<sup>th</sup>.

- Bulletins on Cannabis Legislation & Modified Model Ordinance (Modification made to the LOM Model)
- E-JIF Alert on Environmental Impact of Cannabis Legislation & Checklist
- Memorandum on Vaccinations

**RISK MANAGEMENT PLAN – AMENDMENT:** Based on the recommendation of the Fund Underwriting Manager and approval of the MEL Fund Attorney to redact certain information from public facing documents, the cyber coverage limits should be removed from the Risk Management Plans for local Funds. Underwriting Manager said this document is posted to the Fund websites and could be an incentive for cyber hacker attacks should limits of coverage be known. Included in the agenda was Resolution 16-21 amending the 2021 Risk Management Plan.

**MOTION TO ADOPT RESOLUTION 16- 21 AMENDING THE 2021 RISK MANAGEMENT PLAN REMOVING CYBER COVERAGE LIMITS.**

Motion: Commissioner Pitofsky  
Second: Commissioner Cleary

**SEWER BACKUP CLAIMS 1ST QUARTER 2021:** Included in the agenda was a listing of sewer backup claims for the period of January 1, 2021 through March 31, 2021. Also included in the agenda was Resolution 17-21 authorizing the assessments related to these claims.

**MOTION TO ADOPT RESOLUTION 17-21 CERTIFYING ADDITIONAL ASSESSMENT FOR SEWER BACK-UP BILLINGS FOR THE PERIOD OF JANUARY 1, 2021 THROUGH MARCH 31, 2021.**

Motion: Commissioner Pitofsky  
Second: Commissioner Cleary

**POWER OF COLLABORATION:** Included in the agenda was the latest in the series of “Power of Collaboration ad that will appear in the League of Municipalities magazine. Executive Director said the ad highlights the MEL model policy *Addressing the Protection and Safe Treatment of Minors*, as well as, an RFQ issued by the MEL to pre-qualify firms providing background checks.

**Informational Items**

*Executive Director asked Perma Account Executive Nancy Ghani to report on the following items:*

**2021 MEL, MR HIF & NJCE JIF EDUCATIONAL SEMINAR:** Ms. Ghani noted the 10<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, May 14<sup>th</sup> and Friday, May 21 from 9 am to 12 noon. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) members, and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) members as well as personnel who work for service companies that are engaged by MEL member JIFs, MR HIF member HIFs, and NJCE member Commissions. Included in agenda was the seminar's agenda and a Zoom invite with registration instructions has been emailed to members.

**2020/2021 ELECTED OFFICIALS SEMINAR:** The MEL's Annual Elected Officials Seminar is available through the MEL Safety Institute. Attached are the directions to follow to complete the course. The MEL will provide a credit of \$250 against each member's assessment for each municipal elected official and authority commissioner who completes the course by May 1, 2021. Ms. Ghani said the credit will continue to be extended to the member's CEO (i.e. municipal manager/administrator or authority executive director). The maximum credit is 5% of the member's assessment.

**EMPLOYMENT PRACTICES COMPLIANCE PROGRAM:** Please visit the MEL webpage to review all the elements of the MEL's EPL Compliance Program. **Please note the deadline to complete the program requirements has been extended to November 1, 2021.**

Matt Giacobbe and Fred Semrau held a 2<sup>nd</sup> webinar on March 12, 2021 to provide members with an overview of the revised Model Personnel Manual and Employee Handbook. Attached is a memorandum with "Frequently Asked Questions". Both webinars have been posted to the MEL webpage for information and reference.

The program includes several training components members need to complete, which may be met through the following:

- **Managers & Supervisors** - J.A. Montgomery conducts live webinars. In addition, the Fund Attorney's office will schedule virtual sessions via Zoom (or similar online platform) as an additional resource.
- **Police Chief & Command Staff** – J.A. Montgomery has secured a **date of May 11, 2021** in Bergenfield for this training. Ms. Ghani said a notice was emailed to members with instructions to register. To date all spots have been filled, but the capacity may change depending on the restrictions. J.A. Montgomery is willing to host an additional training later in the year in conjunction with the South Bergen JIF.
- **Non-Supervisory Personnel** – Online course titled *Building a Safety Workplace: Anti-Harassment and Discrimination* has been developed and is available on the MEL website.

This year, the Managers & Supervisors Training can be met by attending the Instructor-led webinar "Protecting Children From Abuse – Managers/Supervisors". This course for Managers includes an Employment Practices component. Included in the agenda you will find a copy of a notice distributed to members from J.A. Montgomery on classes scheduled through September.

**SHARED AGGREGATE EXCESS LIABILITY:** As a reminder, this Fund approved the option for members to purchase additional excess limits of \$10m excess \$20m on a shared aggregate basis. Ms. Ghani said members wishing to secure additional limits may contact the Fund office for quotes based on effective date requested to bind coverage and after confirmation from Ed Cooney, the MEL Underwriting Manager.

**2021 FINANCIAL DISCLOSURES:** The Division of Local Government Services distributed a notice that online filings could begin on Monday April 5<sup>th</sup> for JIF Commissioners, as well as, any other municipal related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing. Ms. Ghani noted the Local Finance Board, at its meeting of April 14, 2021, voted to extend the date upon which the Board would take enforcement action against non-filers from the statutory deadline of April 30<sup>th</sup> to June 30<sup>th</sup>.

**2021-2022 INSURANCE CRISIS:** Executive Director discussed several emerging issues that will impact the 2022 budget. Some areas of concern are COVID claims, introduction of Senate Bill 3375, the recent changes in WC/pension offsets, the extension of the statute of limitations for sexual molestation claims, and cyber liability. Executive Director said Senate Bill 3375 could double workers compensation for both private and governmental entities by limiting the Managed Care Provider’s ability to direct care within their network after the initial care and dictate how the Fund pays the medical bills. The pension offset will increase workers’ compensation by 11% by directing governmental entities to pay workers’ compensation on many accidental disability claims currently paid by the pension plans. This change will potentially increase legal costs by an estimated \$8 million per year.

Executive Director’s Report Made Part of Minutes.

**TREASURER:**

**REPORT:** The Treasurer’s report for month ending March 31<sup>st</sup> were included in the agenda. Treasurer noted based on low interest rates, he moved the Fund’s remaining balance to its Investors Bank account.

**Approving Payment of April 2021 Vouchers Resolution 18-21:**

<b>Fund Year 2020</b>	\$25,000
<b>Fund Year 2021</b>	\$2,238,882.54
<b>TOTAL</b>	\$2,263,882.54

**Approving Payment of April 2021 Supplemental Vouchers Resolution 19-21:**

<b>Fund Year 2021</b>	\$20,766.75
<b>TOTAL</b>	\$20,766.75

**APPROVE RESOLUTION 18-21 VOUCHER LIST FOR APRIL 2021 AND RESOLUTION 19-21 SUPPLEMENTAL VOUCHER LIST FOR APRIL 2021; APPROVE CERTIFICATION OF CLAIMS/CONFIRMATION OF CLAIM PAYMENTS FOR THE MONTH OF MARCH 2021.**

Motion: Commissioner Pitofsky  
 Second: Commissioner Cleary

Treasurer's Reports Made Part of Minutes.

**FUND ATTORNEY:**

**REPORT:** The Fund Attorney had nothing further to report.

**UNDERWRITING MANAGER:**

**LIST OF CERTIFICATES ISSUED:** Included in the agenda was a List of Certificates issued for the period of 2/22/21 to 3/22/21.

**CYBER CLAIMS:** Included in the agenda was a Cyber Compliance report as of 3/31/21. Underwriting Manager noted going forward two reports will be provided; one detailing members who are in compliance with the new cyber program and the second report listing the grandfathered members who

were in compliance with version 1 of the cyber risk management program. Grandfathered status will last until January 1, 2022. Underwriting Manager noted a memorandum-summarizing version 2 of the plan has been updated.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director’s report was included in the agenda for review. Report included March activities, upcoming MSI classes, copies of distributed Safety Director Bulletins, and MSI Now & MSI DVD usage. Safety Director reminded members if they are more joining more than five minutes late they will not receive credit.

Monthly Report Made Part of the Minutes.

**MANAGED CARE:**

**REPORT:** Managed Care Provider reviewed the March reports, which were included in the agenda. The April report indicated a saving of 63% for the month and 65% since inception.

Monthly Activity Report Part of Minutes.

**CLAIMS:**

**REPORT:** Included in the agenda was a recovery report indicating a recovery of 22 files for a total of \$125,530.41 for the 2021 first quarter.

Monthly Activity Report Part of Minutes.

**OLD BUSINESS:**

NONE

**NEW BUSINESS:**

**MOTION TO ADOPT THE CONSENT AGENDA:**

Motioned:	Commissioner Pitofsky
Second:	Commissioner Cleary
Roll Call:	11 Ayes – 0 Nays

**PUBLIC COMMENT:**

NONE

**MOTION TO ADJOURN:**

Motioned:	Commissioner Pitofsky
Second:	Commissioner Cleary
Vote:	Unanimous

**MEETING ADJOURNED: 5:47 PM**

Brandon Tracy, Assisting Secretary  
For

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**Paul Tomasko, SECRETARY**

**Bergen County Municipal Joint Insurance Fund**

**(hereinafter the "Fund" or the "BER JIF")**

**AMENDING THE 2021 PLAN OF RISK MANAGEMENT**

BE IT RESOLVED by the Fund's Commissioners that the 2021 Plan of Risk Management shall be:

Definitions:

"Commissioners" mean: The Board of Fund Commissioners or the Executive Committee thereof as appropriate

"Member" means: A local unit of government that has joined the Fund

"Sexual Abuse" means: An action brought pursuant to Section 1 of P.L. 1992, c.109 (C.2A:61B-1), paragraph (1) of subsection c. of section 1 of P.L.1959 (C.2A:53A-7) or section 1 of P.L.2005, c.264 (C.2A:53A-7.4)

## Section I – Coverage

### Insurance Coverages

The following coverages are provided to the Fund's members, effective January 1, 2021:

- Workers' Compensation
- Liability (including optional excess)
- Public Officials Liability / Employment Practices Liability (including optional excess)
- Optional Volunteer Directors & Officers Liability
- Crime
- Non-Owned Aircraft Liability
- Environmental Impairment Liability
- Cyber
- Property & Equipment Breakdown (effective December 31, 2020)
- Emergency Service Volunteer Automobile Physical Damage

### Limits of Coverage

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles . All references to the "MEL" stand for the "Municipal Excess Liability Joint Insurance Fund". **Please note, the following is a general discussion of the coverages and limits provided via the Fund; however, the actual terms and conditions are defined in the policy documents and all issues shall be decided on such. Additional coverages, limits and conditions may apply. Please also note, deductibles may differ for individual members; please refer to your policy(ies) for full details.**

#### 1. Workers' Compensation

- Workers' Compensation: \$300,000
- Employer's Liability: \$300,000
- USL&H, Harbor Marine/Jones Act, Incidental Foreign Workers' Compensation, Communicable Disease: Per Person
- MEL Excess Limit: Statutory

- Employer's Liability Excess Limit: \$6,700,000
2. **Liability** *(includes General, Automobile, Employee Benefits and Law Enforcement Liability)*
- Fund Limit: \$300,000
  - MEL Excess Limit: \$4,700,000
    - The \$3,000,000 layer excess of \$2,000,000 is subject to a \$3,000,000 per local member unit annual aggregate (Automobile Liability is not aggregated)
  - Sublimits: The following sublimits are part of, and not in addition to, the limits above:
    - Good Samaritan Liability: Included
    - Quasi Municipal Organization Liability: Included (if approved)
    - Fungus or Spores: \$1,000,000
    - Disinfectants Release Hazard Coverage: \$1,000,000
    - Dam and Reservoir: \$5,000,000
      - a. \$5,000,000 per occurrence for any member entity owned dams defined as Class III or IV in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8;
      - b. Included for premises owned, occupied or controlled by the member entity on which a dam or reservoir is located, or from the operations conducted on such premises;
      - c. \$2,000,000 per occurrence for any member entity owned dam defined as Class I or II in New Jersey Administrative Code, Title 7, Department of Environmental Protection, Chapter 20, 7:20-1.8; and
      - d. \$2,000,000 per occurrence for any Class III or IV member entity owned dam involved with a Class I or II member entity owned dam.
    - Sanitary/Storm Water System Sewerage Backup and/or Sanitary System Sewerage Backup, Escape or Release: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
    - Subsidence: \$3,000,000 Per Occurrence and \$4,000,000 Annual Aggregate for all member entities
    - Quasi Entities Coverage: \$5,000,000
    - Skateboard Facilities: \$5,000,000 Per Occurrence (where approved)
      - a. Subject to 0% member coinsurance of the first \$100,000
    - Riot, Civil Commotion or Mob Action: \$5,000,000 Per Occurrence
    - Failure to Supply Utility: \$5,000,000 Per Occurrence
    - Garagekeepers Liability: \$2,000,000 Per Occurrence
    - New Jersey Personal Injury Protection (NJ PIP): \$250,000
    - New Jersey Uninsured/Underinsured Motorist (NJ UM/UIM): \$15,000 / \$30,000 / \$5,000

3. **Optional Excess Liability Limit**

The MEL offers Optional Excess Liability Limits excess of the MEL Excess Limit.

- The following limits are the Optional Excess Limits:
  - \$2,000,000 (equals \$7,000,000 total);
  - \$5,000,000 (equals \$10,000,000 total);
  - \$10,000,000 (equals \$15,000,000 total); and



- \$15,000,000 (equals \$20,000,000 total);

The Fund purchases Optional JIF Shared Aggregate Excess Liability Limits excess of \$20,000,000 from the MEL. This coverage is only available to members of the Fund who purchase all \$20,000,000 available to them from the Optional Excess Liability Limits.

- \$10,000,000 aggregate (equals \$30,000,000 total)

**4. Public Officials Liability / Employment Practices Liability**

Each local member unit is 100% commercially insured with QBE Specialty Insurance Company for \$2,000,000 in the aggregate per member on a claims made and reported basis for each Fund year.

- Retentions and Coinsurance:
  - \$20,000 is the standard retention per claim and 20% of the first \$250,000 of the loss is the standard coinsurance, although other retentions and coinsurances may apply.
  - Local member units may qualify based on certain criteria to have options to purchase a lower retention and/or coinsurance contribution.
  - Members with adverse loss experience may be subject to higher retention and/or coinsurance.

**5. Optional Excess Public Officials Liability / Employment Practices Liability**

The MEL offers Optional Excess Public Officials Liability / Employment Practices Liability limits excess of the local member units' primary \$2,000,000 Public Officials Liability / Employment Practices Liability policies with QBE Specialty Insurance Company as follows:

- \$1,000,000 (equals \$3,000,000 total);
- \$2,000,000 (equals \$4,000,000 total);
- \$3,000,000 (equals \$5,000,000 total);
- \$4,000,000 (equals \$6,000,000 total); and
- \$8,000,000 (equals \$10,000,000 total).

**6. Optional Volunteer Directors & Officers Liability**

Fire companies and Emergency Service Units have the option of purchasing optional Volunteer Directors & Officers Liability coverage. The coverage is 100% commercially insured with QBE Specialty Insurance Company and applies to the non-firematic/emergency activities of such entity per the following options:

Option	Limit of Liability	Deductible
1	\$1,000,000	\$1,000
2	\$1,000,000	\$2,000
3	\$1,000,000	\$5,000
4	\$2,000,000	\$1,000
5	\$2,000,000	\$2,000
6	\$2,000,000	\$5,000

**7. Crime**

- The Fund provides Crime coverage with a limit of \$50,000 for: Loss of Assets, Credit Card Forgery, Loss of Employee Benefit Plan Assets and Public Employee Dishonesty
- The member deductible is \$2,500
- MEL Crime
  - MEL Crime Excess: \$950,000 excess of the Fund Crime limit
  - MEL Crime Statutory Position:
    - a. The MEL provides primary employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have applied and have been approved for coverage at a limit of \$1,000,000 per occurrence per position. The MEL can provide MEL Crime Statutory Position limits, based on underwriting and via endorsement, above \$1,000,000, matching the member's auditor's recommendation, but no more than \$2,000,000. Such additional limit is available upon request and approval by the MEL.
    - b. The deductible is \$1,000
  - MEL Crime Excess Public Officials:
    - a. The MEL provides excess employee dishonesty and faithful performance coverage for those employed positions which are required by law to be individually bonded and where they have not applied or have not been approved for coverage under the MELJIF Statutory Position Program at a limit of \$1,000,000
    - b. The deductible is the greater of the underlying bond/policy in place or the statutory limit required

**8. Non-Owned Aircraft Liability**

- \$5,000,000; and
- Medical Expense for each passenger: \$5,000
- The coverage is 100% commercially insured with Endurance

**9. Environmental Impairment Liability**

- Environmental Impairment Liability is provided to the Fund's local member units by the New Jersey Environmental Risk Management Fund (EJIF). Please refer to the EJIF's Plan of Risk Management.

**10. Cyber**

The Fund purchases Cyber insurance

- Limits and Retention: Please contact your Risk Manager or the MEL

**11. Property & Equipment Breakdown**

- The Fund provides a \$100,000 limit per occurrence (Property & Time Element combined)
- The MEL provides a \$900,000 limit excess of the Fund's limit
- The MEL purchases additional excess property limits, as follows: \$125,000,000, including certain sublimits, including, but not limited, to:
  - Aggregate, Earth Movement: \$100,000,000

- Aggregate, Flood (includes Storm Surge): \$100,000,000
  - a. Per Location, Special Flood Hazard Area (SFHA): \$52,500,000
- Named Storm: Included
- Vehicles: \$15,000,000
- Unmanned Aircraft Systems: \$10,000
- Member deductibles:
  - All Other: \$2,500
  - Automobile Physical Damage: \$2,500
  - Equipment Breakdown: \$5,000
  - SFHA Flood :
    - a. Building: \$500,000
    - b. Contents: \$500,000
    - c. Time Element: \$500,000
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County):
    - a. Property Damage: 1% of TIV at location, per occurrence
    - b. Time Element: 1% of 12 months gross earnings at location, per occurrence
    - c. Minimum, per location: \$1,000,000
    - d. Maximum, per occurrence: \$2,500,000

## 12. **Emergency Service Volunteer Automobile Physical Damage**

- The Fund provides Automobile Physical Damage Reimbursement Coverage to all Emergency Service Volunteers, including police auxiliary, firefighters and members of the first aid or rescue squads, CERT Teams, etc. for collision and comprehensive damages to their personal vehicle, which arises out of and in the course of the emergency service volunteer's duties associated with an authorized activity and/or duly sponsored or sanctioned event on behalf of the member entity/organization.
- Where personal auto physical damage insurance coverage is applicable to the volunteer's vehicle, the extent of this reimbursement coverage shall not exceed 100% of the volunteer's collision or comprehensive deductible amount, up to a maximum of \$2,500 OR in the absence of any applicable personal collision or comprehensive insurance coverage, reimbursement of damages shall not exceed \$2,500.

## **Individual Self-Insured Retentions**

**Optional Individual Self-Insured Retentions:** Fair Lawn and Ridgewood have an individual \$100,000 occurrence SIR for Workers' Compensation and General Liability. The Fund insures the Workers Compensation and General Liability at \$200,000 excess of \$100,000 Layer. Ridgewood also has a \$100,000 SIR for auto liability. The Fund insures the Auto Liability at \$200,000 excess of \$100,000 Layer. Ridgewood also has a \$25,000 deductible for property. The Fund insures the Property at \$100,000 less the \$25,000 deductible. Fairlawn's Auto liability and Property retentions are the standard JIF retentions for these coverages.

## Amount of Risk to be Retained by the Fund

Unless otherwise stated, all limits shown apply less any local member unit's SIRs/deductibles.

1. **Workers' Compensation:** \$300,000
  
2. **Liability:** \$300,000
  - NJ Uninsured/Underinsured Motorist: \$15,000 / \$30,000 / \$5,000
  - NJ Personal Injury Protection: \$250,000
3. **Optional Excess Liability Limit:** \$0
4. **Public Officials Liability / Employment Practices Liability:** \$0
5. **Optional Excess Public Officials Liability / Employment Practices Liability:** \$0
6. **Optional Volunteer Directors & Officers Liability:** \$0
7. **Crime:** \$50,000
  - MEL Crime Excess: None
  - MEL Crime Statutory Position: None
  - MEL Crime Excess Public Officials: None
8. **Non-Owned Aircraft Liability:** \$0
9. **Environmental Impairment Liability :** \$0
10. **Cyber:** \$0
11. **Property:** \$100,000
  - Equipment Breakdown: \$0
  - SFHA Flood: \$0
  - Named Storm (Covered Property in Atlantic, Ocean, Monmouth and Burlington counties east of the Garden State Parkway, and any covered property in Cape May County): \$0
  - Unmanned Aircraft Systems (UAS):\$10,000
12. **Emergency Service Volunteer Automobile Physical Damage** \$2,500

## Commercial Insurance / Reinsurance Purchased

The insurance/reinsurance listed below may contain sublimits, retentions and deductibles in addition to such already stated.

1. **Non-Owned Aircraft Liability:** The Fund purchases this coverage through the MEL from Endurance
2. **Excess Property & Equipment Breakdown:** The Fund purchases this coverage from the MEL
3. **Excess Liability:** The Fund purchases this coverage from the MEL
4. **Excess Workers' Compensation:** The Fund purchases this coverage from the MEL
5. **Excess Crime:** The Fund purchases this coverage from the MEL
6. **Public Officials Liability / Employment Practices Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
7. **Optional Volunteer Directors & Officers Liability:** The Fund purchases this coverage from QBE Specialty Insurance Company
8. **Cyber:** The Fund purchases this coverage
9. **Environmental Impairment Liability:** EJIF
10. **Emergency Service Volunteer Automobile Physical Damage :** None

## Section II – Conditions

### **The Amount of Unpaid Claims to be Established**

1. The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Fund expects the claims servicing company to set reserves at 85% accuracy. The Fund also establishes reserves recommended by the Fund's actuary for claims that have been incurred but not yet reported so that the Fund has adequate reserves to pay all claims and allocated loss adjusted expense liability.
2. Claims reserves are subject to regular review by the Fund's Executive Director/Administrator, Attorney, Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Fund.

### **The Method of Assessing Contributions to be Paid by Each Member of the Fund**

1. By November 15th of each year, the actuary computes the probable net cost for the upcoming Fund year by line of coverage and for each prior Fund year. The actuary includes all budget items in these computations. The annual assessment of each participating member is its pro rata share of the probable net cost of the upcoming Fund year for each line of coverage as computed by the actuary.
2. The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Commissioners also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Fund wide average increase plus a percentage selected by the Commissioners. The total amount of each member's annual assessment is certified by majority vote of the Commissioners at least one (1) month prior to the beginning of the next fiscal year.
3. The treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust fund account by Fund year for each type of coverage in which the member participates.
4. If a local unit becomes a member of the Fund or elects to participate in a line of coverage after the start of the Fund year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
5. The Commissioners may by majority vote levy upon the participating members additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Fund's claim, loss retention or administrative accounts to assure the payment of the Fund's obligations. All supplemental assessments are charged to the participating members by applicable Fund year, and shall be apportioned by the year's assessments for that line of coverage.
6. Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Fund fail to assess funds required to meet its obligations, the chairman or in the event by his or her failure to do so, the custodian of the Fund's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Commissioners.
7. The Fund has also adopted a loss sensitive retrospective rating plan and has filed the endorsement with the Department of Banking and Insurance and the Department of Community Affairs.
8. Sexual Abuse Liability Account: The Commissioners may establish a sexual abuse liability account. Reserves, IBNR, expenses, assets, assessments and other assets for this account shall be accounted for separately. After the end of the year before the Fund has finalized its year end accounting, the Commissioners may levy a supplementary assessment if the sexual abuse claims account is negative on a statutory basis.
9. At the discretion of the Commissioners, any supplemental assessments may be payable in equal installments for up to ten years. Deferred assessments shall become due and immediately payable if a member leaves the Fund.

### **Procedures Governing Loss Adjustment and Legal Expenses**

1. The Fund engages a claims service company to handle all claims, except for the JIF's POL/EPL and Volunteer D&O, which are handled by Summit Risk Services representing QBE Specialty Insurance Company. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Fund attorney, the MEL's attorney's office, as well as the claims department of the MEL's three major liability insurers/re-insurers (i.e. General Re and Munich Re for liability, and Safety National for workers' compensation). Every three years, the MEL's internal auditors also conduct an audit.
2. Each member is provided with a claims reporting procedure and appropriate forms.
3. In order to control workers' compensation medical costs, the Fund has engaged a managed care organization (MCO) whose procedures are integrated into the Fund's claims process.
4. To provide for quality defense and control costs, the Fund has established an approved defense attorney panel with firms which specialize in governmental claims. The performance of the defense attorneys is overseen by the Fund attorney, as well as the various firms which audit the claims adjusters.

### **Procedures for the Closure of Fund Years, including the Maintenance of All Relevant Accounting Records**

1. The Fund utilizes the Municipal Excess Liability Residual Claims Fund (RCF) to facilitate the closure of Fund years.
2. Upon the transfer of outstanding liabilities of a Fund year to the RCF, the Fund adopts a resolution closing that year and transfers all remaining assets to the closed Fund year account. This amount is allocated by member local units using the same procedure as is used to calculate a dividend. Each month, interest is credited to the closed Fund year account by member.
3. Each year, the Commissioners will determine if a dividend is appropriate from the closed Fund year account, and will make application to the Department of Banking and Insurance as appropriate. Further, in the event an open Fund year incurs a deficit, the Fund's governing body will consider an inter-year transfer from the closed Fund year account to offset the deficit. In either case, the dividend or inter-Fund year transfer will be calculated on a member by member basis.
4. In the event a member leaves the Fund, the Commissioners may assess the member's closed Fund Year account an amount not exceeding three (3) years stranded costs that the Fund incurs as a result of the member's withdraw. Stranded costs are those expenses incurred by the Fund that would otherwise have been paid from the withdrawing member's assessments had the member remained in the Fund. The dividend of any member that is no longer a member of the Fund and that member's share of the closed fund year account shall be held in escrow until the later of the tolling of the statute of limitations for all potential claims incurred during the membership period or the closure of all incurred claims by the Fund during the period of membership. A former member may apply to the Commissioners for a return of that member's remaining share of the closed Fund year account no sooner than when five (5) years have passed since the last Fund year in which the member participated has been closed. The Commissioners will decide on the former member's request after evaluating the likelihood of any additional assessments from the RCF.
5. All dividends from the RCF will be deposited in the closed Fund year account on a member by member basis.
6. The Fund will retain all records in accordance with the Fund's record retention program.

### **Assumptions and Methodology Used for the Calculation of Appropriate Reserve Requirements to be Established and Administered in Accordance with Sound Actuarial Principles**

1. The general approach in estimating the loss reserves of the Fund is to project ultimate losses for each Fund year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Fund Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or funding requirement.
2. The following is an overview of the two actuarial methods used to project the ultimate losses.
  - a. Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses

are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- b. Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

**The Maximum Amount a Certifying and Approving Officer May Approve Pursuant to N.J.A.C. 11:15-2.22**

1. \$10,000 for General and automobile liability
2. \$10,000 for workers compensation
3. With the advance approval of the Fund Attorney, the certifying and approving officer may also pay provider bills if waiting until after the next regularly scheduled FUND meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.
4. \$50,000 Emergency Court House Authority upon the joint authorization of the Fund Attorney and Executive Director. Whenever this procedure is used, the claim shall be reported to the Commissioners at their next meeting.

Adopted January 16, 2019

**ADOPTED:** *this 15 day of April, 2021 by the Commissioners:*

**Bergen County Municipal JOINT INSURANCE FUND**

**RESOLUTION NO. 17 - 21**

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
CERTIFICATION TO RATIFY ASSESSMENT MODIFICATION**

**WHEREAS**, the following municipalities have incurred sewer backup claims in excess of the maximum as defined under the rules of the Bergen County Municipal Joint Insurance Fund; and

**WHEREAS**, such modifications require amendments to the assessments of said municipalities;

**NOW, THEREFORE, BE IT RESOLVED** that the Executive Committee hereby certifies the modifications as presented in the attached memo dated April 8, 2021; and, ratifies the action of the Executive Director/Administrator in making these changes.

The Bergen County Municipal Joint Insurance Fund at a public meeting held on April 15, 2021 adopted the foregoing Resolution.

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND**

\_\_\_\_\_ Date: \_\_\_\_\_  
Chairperson

Attest:  
  
\_\_\_\_\_ Date: \_\_\_\_\_



**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST**

**Resolutoin No. 18-21**

**APRIL 2021**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Bergen County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003182			
003182	EMERSON BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003183			
003183	NEW MILFORD BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003184			
003184	DEMAREST BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003185			
003185	ORADELL BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003186			
003186	NORWOOD BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003187			
003187	OLD TAPPAN BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003188			
003188	CLOSTER BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003189			
003189	WESTWOOD BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003190			
003190	RIVER VALE TOWNSHIP	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003191			
003191	RIVER EDGE BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003192			
003192	ALPINE BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003193			
003193	OAKLAND BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003194			
003194	MIDLAND PARK BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003195			
003195	ALLENDALE BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003196			
003196	BERGENFIELD BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003197			
003197	NORTHVALE BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003198			
003198	FRANKLIN LAKES BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003199			
003199	HARRINGTON PARK BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003200			
003200	GLEN ROCK BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>

003200			
003200	GLEN ROCK BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003201			
003201	TENAFLY BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003202			
003202	HAWORTH BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003203			
003203	WOODCLIFF LAKE BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003204			
003204	WYCKOFF TOWNSHIP	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003205			
003205	FAIR LAWN BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>
003206			
003206	WALDWICK BOROUGH	SAFETY INCENTIVE PROGRAM 2020	1,000.00
			<b>1,000.00</b>

**Total Payments FY 2020 25,000.00**

**FUND YEAR 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003207			
003207	MUNICIPAL EXCESS LIABILITY JIF	FPB - 2ND QTR 2021	4,097.75
			<b>4,097.75</b>
003208			
003208	BERGEN RISK MANAGERS, INC.	MANAGED CARE 4/21	33,857.39
003208	BERGEN RISK MANAGERS, INC.	FROI 4/21	1,362.49
			<b>35,219.88</b>
003209			
003209	MUNICIPAL EXCESS LIABILITY JIF	PROPERTY - 2ND QTR 2021	347,562.00
003209	MUNICIPAL EXCESS LIABILITY JIF	MEL - 2ND QTR 2021	640,360.25
			<b>987,922.25</b>
003210			
003210	APEX INS SRVSc/o QBE INSURANCE	PUB OFF & EMP PRAC LIAB 5.1.21	914,882.00
			<b>914,882.00</b>
003211			
003211	BERGEN RISK MANAGERS, INC.	TPA 4/21	29,186.69
			<b>29,186.69</b>
003212			
003212	JIF CLAIMS, L.L.C.	CLAIMS ADMIN 4/21	32,364.67
			<b>32,364.67</b>
003213			
003213	J.A. MONTGOMERY RISK CONTROL	SAFETY DIRECTOR 4/21	17,032.08
			<b>17,032.08</b>
003214			
003214	PERMA RISK MANAGEMENT SERVICES	TREASURER FEE 4/21	33,813.07
			<b>33,813.07</b>
003215			
003215	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/21	4,581.66
			<b>4,581.66</b>
003216			
003216	HUNTINGTON BAILEY, L.L.P.	ATTORNEY FEE 4/21	5,480.08
			<b>5,480.08</b>
003217			
003217	LARACY ASSOCIATES LLC	TREASURER FEE 4/21	1,541.67
			<b>1,541.67</b>
003218			
003218	CONNER STRONG & BUCKELEW	UNDERWRITING 4/21	1,524.00
			<b>1,524.00</b>
003219			
003219	MUNICIPAL EXCESS LIABILITY JIF	MSI - 2ND QTR 2021	20,899.75
			<b>20,899.75</b>
003220			
003220	EIFERT, FRENCH & CO., INC.	TENAFLY - RMC - 2ND QTR 2021	11,807.00
003220	EIFERT, FRENCH & CO., INC.	RIVER VALE - RMC - 2ND QTR 2021	6,022.00
003220	EIFERT, FRENCH & CO., INC.	APLINE - RMC - 2ND QTR 2021	2,199.00
003220	EIFERT, FRENCH & CO., INC.	HARRINGTON - RMC - 2ND QTR 2021	3,145.00
			<b>23,173.00</b>

003221			
003221	CONKLIN & KRAFT AGENCY	ORADELL - RMC - 2ND QTR 2021	5,834.00
003221	CONKLIN & KRAFT AGENCY	LEONIA - RMC - 2ND QTR 2021	3,840.00
			<b>9,674.00</b>
003222			
003222	VIC FADINI	RMC - WASHINGTON - 2ND QTR 2021	5,764.00
003222	VIC FADINI	NORWOOD - RMC - 2ND QTR 2021	3,523.00
			<b>9,287.00</b>
003223			
003223	GJEM INSURANCE AGENCY, INC.	RMC - RIVER EDGE - 2ND QTR 2021	6,338.00
003223	GJEM INSURANCE AGENCY, INC.	BERGENFIELD - RMC - 2ND QTR 2021	15,024.00
			<b>21,362.00</b>
003224			
003224	CONNELL CONSULTING LLC	POLICE SUP TRAINING 2.25.21	600.00
			<b>600.00</b>
003225			
003225	THE HEIDT AGENCY	MIDLAND PARK - RMC - 2ND QTR 2021	4,040.00
			<b>4,040.00</b>
003226			
003226	EASTERN INSURORS, LLC.	WYCKOFF - RMC - 2ND QTR 2021	6,952.00
003226	EASTERN INSURORS, LLC.	RMC - HO-HO-KUS - 2ND QTR 2021	4,199.00
			<b>11,151.00</b>
003227			
003227	NELSON PATTERSON AGENCY, INC.	RMC - UPPER SADDLE RIVER - 2ND QTR 2021	4,975.22
003227	NELSON PATTERSON AGENCY, INC.	RMC - LEONIA - 2ND QTR 2021	3,839.77
003227	NELSON PATTERSON AGENCY, INC.	RMC - NEW MILFORD - 2ND QTR 2021	10,897.20
			<b>19,712.19</b>
003228			
003228	BURTON AGENCY, INC.	RMC - WESTWOOD - 2ND QTR 2021	7,890.00
003228	BURTON AGENCY, INC.	RMC - GLEN ROCK - 2ND QTR 2021	8,764.00
003228	BURTON AGENCY, INC.	RMC - HILLSDALE - 2ND QTR 2021	5,632.00
			<b>22,286.00</b>
003229			
003229	THE VOZZA AGENCY	PARK RIDGE - RMC - 2ND QTR 2021	6,841.00
			<b>6,841.00</b>
003230			
003230	JOHL & CO.,INC	HAWORTH - RMC - 2ND QTR 2021	3,384.45
			<b>3,384.45</b>
003231			
003231	BROWN & BROWN METRO, INC	OAKLAND - RMC - 2ND QTR 2021	8,461.00
003231	BROWN & BROWN METRO, INC	RMC - DUMONT - 2ND QTR 2021	10,355.00
			<b>18,816.00</b>
003232			
003232	NORTH JERSEY MEDIA GROUP	ACCT: 398574 - AD - 2.26.21	10.35
			<b>10.35</b>
		<b>Total Payments FY 2021</b>	<b>2,238,882.54</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>2,263,882.54</b>

**BERGEN COUNTY MUNICIPAL JOINT INSURANCE FUND  
BILLS LIST**

**Resolution 19-21**

**APRIL 2021**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Bergen County Municipal Joint Insurance Fund’s Executive Board, hereby authorizes the Fund treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Fund.

<u>FUND YEAR 2021</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
003233			
003233	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/21	25.33
			<b>25.33</b>
003234			
003234	NEWTECH SERVICES, INC.	WEBSITE MAINTENANCE/HOSTING 4/21	75.00
			<b>75.00</b>
003235			
003235	PROFESSIONAL INSURANCE ASSOC.	EMERSON - RMC - 1ST QTR 2021	3,881.42
003235	PROFESSIONAL INSURANCE ASSOC.	WOODCLIFF LAKE - RMC - 1ST QTR 2021	4,958.00
003235	PROFESSIONAL INSURANCE ASSOC.	WALDWICK - RMC - 1ST QTR 2021	5,700.00
003235	PROFESSIONAL INSURANCE ASSOC.	MONTVALE - RMC - 1ST QTR 2021	6,127.00
			<b>20,666.42</b>
		<b>Total Payments FY 2021</b>	<b>20,766.75</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS \$</b>	<b>20,766.75</b>